

EXHIBIT NO. 1

Certificate of Publication

CERTIFICATE OF PUBLICATION

From THE NEWS-POST Frederick, Md.

ASSIGNEE'S SALE

of valuable, improved real property located in the Lewistown Election District, Frederick County, Maryland.

By virtue of a power of sale contained in a mortgage dated January 5, 1973, recorded in Liber 899, folio 614, one of the Land Records of Frederick County, Maryland, from Saylor, Inc., a body corporate, to The Detour Bank, said mortgage having been assigned for the purposes of foreclosure, the undersigned Assignee will offer for sale at the old Court House on the corner of Church and Court Streets, in the City of Frederick, Maryland, on:

WEDNESDAY, SEPTEMBER 8, 1982
AT 10:00 A.M.

All that parcel of land located on Ruhland Drive near Bethel Rd. in the Lewistown Election District, being designated as Lot 89, in Section 2 of Crestview Estates on Ruhland Drive as shown on Plat Book 7, page 120, among the Land Records of Frederick County, MD, near Bethel Road, Frederick County, Maryland, and being a part of that real estate conveyed unto Saylor, Inc. from H. Lee Willis et al. by deed dated Feb. 3, 1969 and recorded in Liber 797, folio 530, among the Land Records of Frederick County, MD and that real estate conveyed unto Saylor, Inc. by Lee R. Saylor, et al., by deed dated May 2, 1969, and recorded in Liber 804, folio 25, among the Land Records of Frederick County, Maryland.

The aforesaid real property being improved by a frame and aluminum split foyer residence with composite roof, two baths and electric heat.

TERMS OF SALE: A deposit of Five Thousand Dollars (\$5,000) in cash or check acceptable to the Assignee shall be required of the successful bidder on the day of sale and the balance shall be paid within 10 days of the ratification of the sale by the Circuit Court for Frederick County, Maryland. All costs of conveyancing including revenue stamps, transfer tax and document preparation shall be at the expense of the purchaser. Real property taxes and other public charges shall be divided as of the date of sale. Interest at the rate of 12% per annum on the unpaid purchase price shall be charged to the purchaser from the date of sale, until date of settlement. The above described property will be sold subject to any easement, agreements, restrictions or covenants of record affecting same, if any. The Assignee reserves the right to withdraw the sale at any time.

PEYTON PAUL PHILLIPS
Assignee

ROBERT M. MEUNIER, Auctioneer
117 Carroll Street
Thurmont, Maryland 21788
(301) 271-2800

FREDERICK J. BOWER
Attorney for Assignee
100 West Church Street
Frederick, Md. 21701

Frederick, Md.

Sept 2, 1982

This is to certify, That the annexed

was published in

a newspaper published in Frederick County, once a week for

3 successive weeks prior to the

day of September, 1982

THE NEWS-POST

Per

K. S. McKenzie

Filed Sept. 7, 1982